AMENDMENTS TO CLAIMS:

Please amend the claims as follows:

1.   (Previously Presented) A method for establishing rates for a property insurance policy, the method comprising:

    determining a single tier placement for an applicant dependent upon a combination of mutually exclusive factors based on a plurality of data about the applicant, such that no single risk characteristic is the sole determinant for placement in a tier, the factors including:

    a)   a protection class; and

    b)   a previous paid loss history; and

    establishing a rate quote for a property insurance policy of a single insurance company for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote.

2.   (Original) The method as defined in claim 1 wherein the policy is a renewal policy.

3.   (Original) The method as defined in claim 2 wherein the protection class is one of a plurality of nationally published numbers.

4.   (Original) The method as defined in claim 3 wherein the nationally published numbers are in a range of from 1 to 10.

5.   (Original) The method as defined in claim 2 wherein the previous paid loss history establishes one number in a range of from 0 losses to 3 or more losses paid in a previous three year period.

6.   (Original) The method as defined in claim 1 wherein the previous paid loss history is established based on one or more of information provided by an applicant, information provided by an insurer, and information provided by a third party.

7.   (Previously Presented) The method as defined in claim 1 wherein the factors used for determining a single tier placement for the applicant further comprise an insurance credit score.

8.   (Original) The method as defined in claim 7 wherein the policy is a new policy.

9.   (Original) The method as defined in claim 7 wherein the insurance credit score is derived from a nationally used credit model.

10.   (Original) The method as defined in claim 9 wherein the insurance credit score is a three digit number which falls into one of a set of multiple ranges.

11.   (Original) The method as defined in claim 7 wherein the protection class is one of a plurality of nationally published numbers.

12.   (Original) The method as defined in claim 11 wherein the nationally published numbers are in a range of from 1 to 10.

13.   (Original) The method as defined in claim 7 wherein the previous paid loss history establishes one number in a range of from 0 losses to 3 or more losses paid in a previous three year period.

14.   (Previously Presented) A system for establishing rates for a property insurance policy, the system comprising:

a computer system for determining a single tier placement for an applicant dependent upon a combination of mutually exclusive factors based on a plurality of data about the applicant, the computer system including:

a storage device storing a program; and

a processor coupled to the storage device, the processor operative with the program for establishing a rate quote for a property insurance policy of a single insurance company for the applicant based on the tier placement of the applicant in response to determining a protection class factor and a previous paid loss history factor, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote.

15.   (Previously Presented) The system as defined in claim 14 wherein the processor is operative with the program to establish a rate quote for the property insurance policy for the applicant based on the tier placement of the applicant in response to further determining an insurance credit score factor.

16.   (Original) The system as defined in claim 14 wherein the policy is a renewal policy.

17. (Original) The system as defined in claim 15 wherein the policy is a new policy.

18. (Previously Presented) A method for establishing rates for a property insurance policy, the method comprising:

an applicant communicating a request for property insurance;

in response to the request, using a computer system for determining a single tier placement for the applicant dependent upon a combination of mutually exclusive factors based on a plurality of data provided by the applicant, the factors including:

    a) a protection class; and;

    b) a previous paid loss history; and

establishing a rate quote for a property insurance policy of a single membership organization for the applicant based on the tier placement of the applicant, wherein the tier placement results in one of a preferred rate quote, a standard rate quote, and a non-standard rate quote.

19. (Original) The method as defined in claim 18 wherein the policy is a renewal policy.

20. (Previously Presented) The method as defined in claim 18 wherein the factors used for determining a single tier placement for the applicant further include:

an insurance credit score.

21. (Original) The method as defined in claim 20 wherein the policy is a new policy.